

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of TennesseeIn re:  
Peggy Annette Willbanks  
DebtorCase No. 19-14827-SDR  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0649-1

User: carroccio  
Form ID: 318Page 1 of 2  
Total Noticed: 46

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

12701043 +Aspen Dental, PO Box 3126, Syracuse, NY 13220-3126  
 12701045 Associates In Diagnostic Radiology, P.O. Box 3145, Indianapolis, IN 46206-3145  
 12701046 +Associates in Diagnostic Radiology, 1710 Gunbarrel Rd, Chattanooga, TN 37421-3127  
 12715774 COURTESY FINANCE, c/o Mayfield & Lester, Atty's, PO Box 789, Chattanooga, TN 37401-0789  
 12701048 Chattanooga Emergency Med PLLC, PO Box 94274, Oklahoma City, OK 73143-4274  
 12838972 +Envision Physician Services, 1A Burton Hills Blvd, Nashville, TN 37215-6187  
 12701050 +Heron Emergency Phys, PLLC, PO Box 38002, Philadelphia, PA 19101-8020  
 12701051 +Heron Emergency Physicians, 13737 Noel Road, Suite 1600, Dallas, TX 75240-1374  
 12701052 ++IDA LLC, 780 BUFORD HIGHWAY, BLDG C-100, SUWANEE GA 30024-2148  
 (address filed with court: Independent Dealers Advantage, 780 Buford Highway Bldg C-100, Suwanee, GA 30024)  
 12701053 +Mayfield & Lester, P.O. Box 789, Chattanooga, TN 37401-0789  
 12701054 +Medical Data Systems Inc, Attn: Bankruptcy Dept, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413  
 12701055 +Medical Data Systems Inc, 645 Walnut St Ste 5, Gadsden, AL 35901-4173  
 12701058 +NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400  
 12701057 +Nationwide Recovery, 3000 Kellway Dr, Carrollton, TX 75006-3304  
 12701056 +Nationwide Recovery, 501 Shelley Dr Ste 300, Tyler, TX 75701-9553  
 12838973 +Parkridge West Hospital, PO Box 290429, Nashville, TN 37229-0429  
 12701063 PathGroup, P.O. Box 740858, Cincinnati, OH 45274-0858  
 12701065 +Pendrick Capital Partners LLC, 727 Washington Street, Key West, FL 33040-4777  
 12838974 Premier Whitwell Medical Plaza, 13851 TN-28, Whitwell, TN 37397  
 12838975 +Radiology Alliance, 1301 Concord Terrace, Sunrise, FL 33323-2843  
 12701068 +Radiology Alliance, PO Box 88087, Chicago, IL 60680-1087  
 12701069 +Skin Cancer & Cosmetic Dermatology, 136 Battlefield Crossing Court, Ringgold, GA 30736-5176  
 12701070 +Southern Cash, 2201 Gault Ave N, Fort Payne, AL 35967-3672  
 12701071 #Sun Loan Company, 1801 Gault Ave N Ste 104, Fort Payne, AL 35967-3479  
 12701072 +Tennova Medical Center Of Cleveland, 2305 Chambliss Avenue, NW, Cleveland, TN 37311-3847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db +E-mail/PDF: peggywillbanks3@gmail.com Jun 26 2020 21:53:29 Peggy Annette Willbanks,  
 1987 Shellmound Road, Jasper, TN 37347-5930  
 cr E-mail/Text: asteel@wsfs-law.com Jun 26 2020 22:00:30 Independent Dealers Advantage, LLC,  
 c/o Anthony R. Steele, Esq., P.O. Box 2428, Knoxville, TN 37901-2428  
 12701044 E-mail/Text: bankruptcynotice@aspdental.com Jun 26 2020 21:59:23 Aspen Dental,  
 PO Box 1578, Albany, NY 12201  
 12701042 +EDI: AAEO.COM Jun 27 2020 01:28:00 Aaron's, 120 North Cedar Avenue,  
 South Pittsburg, TN 37380-1126  
 12701047 +E-mail/Text: feedback@cascadereceivables.com Jun 26 2020 22:01:20 Cascade Capital,  
 1670 Corporate Cir Ste 202, Petaluma, CA 94954-6952  
 12701049 +E-mail/Text: bankruptcy@courtesyfinance.net Jun 26 2020 22:00:10  
 Courtesy Finance of Georgia, LLC., P.O. Box 501299, Atlanta, GA 31150-1299  
 12701041 EDI: IRS.COM Jun 27 2020 01:28:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 12701059 +E-mail/Text: bankruptcy@onlineis.com Jun 26 2020 22:01:10 Online Collections,  
 Attn: Bankruptcy, PO Box 1489, Winterville, NC 28590-1489  
 12701060 +E-mail/Text: bankruptcy@onlineis.com Jun 26 2020 22:01:10 Online Collections, POB 1489,  
 Winterville, NC 28590-1489  
 12701061 +E-mail/PDF: HCABKNotifications@resurgent.com Jun 26 2020 21:56:42 Parkridge Medical Center,  
 941 Spring Creek Rd, Chattanooga, TN 37412-3909  
 12701062 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 26 2020 21:56:45  
 Parkridge West Hospital, Resurgent Capital Services, PO Box 1927,  
 Greenville, SC 29602-1927  
 12701064 +E-mail/Text: peritus@ebn.phinsolutions.com Jun 26 2020 22:01:37  
 Pendrick Capital Partners II LLC, c/o Peritus Portfolio Svcs, PO Box 141419,  
 Irving, TX 75014-1419  
 12701067 +EDI: Q3G.COM Jun 27 2020 01:28:00 Quantum3 Group LLC,  
 As Agent for Cascade Capital LLC Series, PO Box 788, Kirkland, WA 98083-0788  
 12701066 +EDI: Q3G.COM Jun 27 2020 01:28:00 Quantum3 Group LLC,  
 As Agent for Cascade Capital LLC Series1, PO Box 788, Kirkland, WA 98083-0788  
 12705576 EDI: Q3G.COM Jun 27 2020 01:28:00 Quantum3 Group LLC as agent for,  
 Catholic Health Initiatives, PO Box 788, Kirkland, WA 98083-0788  
 12705575 EDI: Q3G.COM Jun 27 2020 01:28:00 Quantum3 Group LLC as agent for,  
 CASCADE CAPITAL LLC SERIES C, PO Box 788, Kirkland, WA 98083-0788  
 12749646 +E-mail/Text: bankruptcy@speedyinc.com Jun 26 2020 22:00:00 Speedy/Rapid Cash,  
 P.O. Box 780408, Wichita, KS 67278-0408  
 12701074 +E-mail/Text: bankruptcydepartment@tsico.com Jun 26 2020 22:01:22 Transworld Sys Inc/33,  
 POB 15609, Wilmington, DE 19850-5609  
 12701073 +E-mail/Text: bankruptcydepartment@tsico.com Jun 26 2020 22:01:22 Transworld Sys Inc/33,  
 Attn: Compliance Dept, PO Box 15618, Wilmington, DE 19850-5618  
 12701076 +EDI: WABK.COM Jun 27 2020 01:28:00 World Acceptance/Finance Corp, 108 Frederick St,  
 Greenville, SC 29607-2532  
 12701075 +EDI: WABK.COM Jun 27 2020 01:28:00 World Acceptance/Finance Corp, Attn: Bankruptcy,  
 PO Box 6429, Greenville, SC 29606-6429

District/off: 0649-1

User: carroccio  
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* COURTESY FINANCE, C/O MAYFIELD & LESTER, ATTYS, P.O. BOX 789, CHATTANOOGA, TN 37401-0789  
cr\* +Courtesy Finance of Georgia, LLC, PO Box 501299, Atlanta, GA 31150-1299  
12701040\* +Peggy Annette Willbanks, 1987 Shellmound Road, Jasper, TN 37347-5930

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 26, 2020 at the address(es) listed below:

Anthony R. Steele on behalf of Creditor Independent Dealers Advantage, LLC  
asteelle@wsfs-law.com  
Gary E Lester on behalf of Creditor COURTESY FINANCE ecf@mayfield-lester.com,  
gelecf@epbfi.com  
Jerrold D. Farinash jdf@8053100.com, ecf.alert+jfarinash@titlexi.com;vfoster@fandhlawfirm.com  
Kara West chattecf@chl3-trustee.com  
United States Trustee Ustpreion08.cn.ecf@usdoj.gov  
W. Thomas Bible, Jr. on behalf of Debtor Peggy Annette Willbanks wtibileecf@gmail.com,  
r41956@notify.bestcase.com;ThomasBible@jubileeek.net

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Peggy Annette Willbanks**

Social Security number or ITIN **xxx-xx-3448**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Tennessee**

Case number: **1:19-bk-14827-SDR**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Peggy Annette Willbanks  
fka Peggy Annette Spangler

6/26/20

**By the court:** s/ Shelley D. Rucker  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**